

**Information to identify the case:**

Debtor 1 Darryl E. McCracken  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Christina L. McCracken  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-8631  
EIN -----  
Social Security number or ITIN xxx-xx-5102  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-70016-JAD**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darryl E. McCracken

Christina L. McCracken

5/3/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Darryl E. McCracken  
Christina L. McCracken  
Debtors

Case No. 16-70016-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: May 03, 2021

User: lfin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Darryl E. McCracken, Christina L. McCracken, 226 Main Street, Troutville, PA 15866-5017
14162403	+ Donna Frantz; Deceased, c/o Christopher Frantz & Sheri Rowles; 21 East Long Avenue, Apt 411, Du Bois, PA 15801-2138
14162404	+ Membchfcu, 191 Beaver Drive, Dubois, PA 15801-2515
14174042	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15206769	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14174041	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14162406	+ S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908
14182095	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14162410	#+ Tdrcc/Furniture First, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14162411	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14162412	+ Umb Bank Na, Po Box 419734, Kansas City, MO 64141-6734

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14162402	+ EDI: CITICORP.COM	May 04 2021 03:28:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14208089	+ EDI: MID8.COM	May 04 2021 03:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14162405	+ EDI: AGFINANCE.COM	May 04 2021 03:28:00	OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808
14230186	EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14162407	+ EDI: RMSC.COM	May 04 2021 03:28:00	Syncb/Lowes, Po Box 965005, Orlando, FL

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14162408	+ EDI: RMSC.COM	May 04 2021 03:28:00	32896-5005 Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14162409	+ EDI: RMSC.COM	May 04 2021 03:28:00	Syncb/Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14162413	+ EDI: BLUESTEM	May 04 2021 03:28:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*+	S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14232714	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Beth L. Slaby	on behalf of Creditor S&T Bank bslaby@grenenbirsic.com mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Kenneth P. Seitz	on behalf of Joint Debtor Christina L. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Darryl E. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Darryl E. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Christina L. McCracken thedebterasers@aol.com

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ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 10